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B1 (Official	Form 1)(1/	08)				ournorn.		igo ± o				
			United No			ruptcy of Illino		,			Vol	untary Petition
Name of Debtor (if individual, enter Last, First, Middle): Williams, Eric Andre Jr.						Name of Joint Debtor (Spouse) (Last, First, Middle): Williams, Sharlonda Michelle						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					(inclu	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  AKA Sharlonda Michelle Bryant						
Last four dig	gits of Soc. one, state all)	Sec. or Indi	vidual-Taxp	ayer I.D. (	(ITIN) No./	Complete E		four digits one than one, s	state all)	r Individual-′	Taxpayer I	D. (ITIN) No./Complete EIN
523 Buf	ess of Debto ffalo Aver et City, IL	*	Street, City,	and State)	:	ZIP Code	52 Ca	t Address of 23 Buffalo alumet Ci		(No. and St	reet, City, a	and State):  ZIP Code
County of R	Residence or	of the Prin	cipal Place o	of Busines		60409		ty of Reside	ence or of the	Principal Pl	ace of Busi	60409 ness:
Mailing Add	dress of Deb	otor (if diffe	rent from str	reet addres	ss):		Maili	ng Address	of Joint Debt	tor (if differe	nt from str	eet address):
					Г	ZIP Code						ZIP Code
Location of (if different	Principal A from street			r			•					1
See Exhi	(Form of O (Check nal (includes ibit D on pa	ge 2 of this es LLC and one of the a	form. LLP) bove entities,	☐ Sing in I ☐ Rail ☐ Stoo	(Check lth Care Bu gle Asset Ro 1 U.S.C. § froad ckbroker nmodity Br aring Bank er  Tax-Exe (Check box	eal Estate as 101 (51B)  oker  empt Entity	s defined		the I er 7 er 9 er 11 er 12 er 13 are primarily co	Petition is Fi	hapter 15 F a Foreign hapter 15 F a Foreign e of Debts k one box)	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding
				und Cod	er Title 26 o	exempt org of the Unite nal Revenue	d States	"incur	d in 11 U.S.C. § red by an indivi- onal, family, or	idual primarily household pur	rpose."	business debts.
☐ Filing For attach sing is unable ☐ Filing For	ing Fee attac fee to be paid igned applice to pay fee fee waiver re igned applica	hed  in installmation for the except in in quested (ap	e court's con estallments. I oplicable to c	able to inc sideration Rule 1006 chapter 7 i	certifying t (b). See Offi ndividuals o	that the debt icial Form 3A only). Must	Chec Chec	Debtor is k if: Debtor's to insider k all applical A plan is Acceptan	a small busin not a small b aggregate nor s or affiliates) able boxes: being filed w ces of the pla	usiness debto acontingent 1 are less that ith this petiti n were solici	s defined in or as defined iquidated on \$2,190,00 on.	a 11 U.S.C. § 101(51D).  India in 11 U.S.C. § 101(51D).  The debts (excluding debts owed by the debts).  The debts of the debts owed by th
■ Debtor e	Administrates that estimates that estimates that the no fundamental transfer in the contract of the contract o	t funds will it, after any	be available exempt proj	perty is ex	cluded and	administrat						FOR COURT USE ONLY
Estimated N  1- 49	Number of C 50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A  \$0 to \$50,000	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion				
Estimated L  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	1 \$500,000,001 to \$1 billion				

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Williams, Eric Andre Jr. Williams, Sharlonda Michelle (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10O) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ George M. Vogl IV ARDC No. March 8, 2008 Signature of Attorney for Debtor(s) George M. Vogl IV ARDC No. 6273590 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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#### **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Eric Andre Williams, Jr.

Signature of Debtor Eric Andre Williams, Jr.

#### X /s/ Sharlonda Michelle Williams

Signature of Joint Debtor Sharlonda Michelle Williams

Telephone Number (If not represented by attorney)

#### March 8, 2008

Date

#### Signature of Attorney\*

#### X /s/ George M. Vogl IV ARDC No.

Signature of Attorney for Debtor(s)

#### George M. Vogl IV ARDC No. 6273590

Printed Name of Attorney for Debtor(s)

#### LEDFORD & WU

Firm Name

200 S. Michigan Avenue, Suite 209 Chicago, IL 60604-2406

Address

## Email: notice@ledfordwu.com (312) 294-4400 Fax: (312) 294-4410

Telephone Number

## March 8, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 $\mathbf{X}$ 

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Williams, Eric Andre Jr.
Williams, Sharlonda Michelle

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

	Eric Andre Williams, Jr.			
In re	Sharlonda Michelle Williams		Case No.	
		Debtor(s)	Chapter	13

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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#### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: _	/s/ Eric Andre Williams, Jr.
	Eric Andre Williams, Jr.
Date: March 8, 2008	

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Official Form 1, Exhibit D (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Eric Andre Williams, Jr. Sharlonda Michelle Williams		Case No.	
		Debtor(s)	Chapter	13

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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#### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Sharlonda Michelle Williams
	Sharlonda Michelle Williams

Date: March 8, 2008

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B6 Summary (Official Form 6 - Summary) (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Eric Andre Williams, Jr.,		Case No	
	Sharlonda Michelle Williams			
		Debtors	Chapter	13

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	159,000.00		
B - Personal Property	Yes	4	36,013.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		169,352.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	4		3,162.13	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	23		84,105.36	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			3,557.10
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,745.00
Total Number of Sheets of ALL Schedu	ules	41			
	T	otal Assets	195,013.00		
			Total Liabilities	256,619.49	

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Form 6 - Statistical Summary (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Eric Andre Williams, Jr.,		Case No	
	Sharlonda Michelle Williams			
_		Debtors	Chapter	13

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	1,334.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	285.13
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	35,388.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	37,007.13

#### State the following:

Average Income (from Schedule I, Line 16)	3,557.10
Average Expenses (from Schedule J, Line 18)	2,745.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,461.18

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		4,771.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	2,877.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		285.13
4. Total from Schedule F		84,105.36
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		89,161.49

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B6A (Official Form 6A) (12/07)

In 40	Eria Andra Williama Ir	Casa Na
In re	Eric Andre Williams, Jr.,	Case No.
	Sharlonda Michelle Williams	

Debtors

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

523 Buffalo Avenue, Calumet City, IL - Debtors' Residence - Property being surrendered	Joint tenant	J	159,000.00	144,785.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **159,000.00** (Total of this page)

Total > 159,000.00

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B6B (Official Form 6B) (12/07)

In re	Eric Andre Williams, Jr.,	Case No.
	Sharlonda Michelle Williams	

Debtors

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on hand	J	1.00
2.	,	Checking account at Washington Mutual	J	20.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking account at Chase Bank	J	42.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc. Household Goods: Sofa, Loveseat, Entetertainment Center, Television, VCR, Coffee Table, End Tables, Dining Table/Chairs, Refrigerator, Stove, Microwave, Dishwasher, Washer/Dryer, Pots/Pans, Dishes/Flatware, Vacuum, Coffe Maker, Bedroom Sets, Lamps, Telephone, Lawnmower, Snow Blower, Misc. Tools	J	3,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Family pictures, books, etc	J	100.00
6.	Wearing apparel.	Ordinary wearing apparel	J	600.00
7.	Furs and jewelry.	Wedding rings, fur coat, watch, costume jewelry	J	3,000.00
8.	Firearms and sports, photographic, and other hobby equipment.	Camera, camcorder, bicycles, golf clubs	J	1,000.00
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or	H - Term life policy w/Western Southern - no cash surrender value	J	0.00
	refund value of each.	W - Term life insurance through employer - no cast surrender value	h J	0.00

Sub-Total > **7,763.00** (Total of this page)

**<sup>3</sup>** continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Eric Andre Williams, Jr.,
	Sharlonda Michelle Williams

|--|

Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		W - 401k w/current employer - \$6.5k balance, \$6k borrowed against	J	0.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		Tax ID # 87-0790864 - obtained with intent of starting construction business, never used, no income received under number	J	0.00
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
			(Tota	Sub-Total of this page)	al > <b>0.00</b>

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Case 08-05850 Doc 1 Filed 03/12/08 Entered 03/12/08 13:40:27 Desc Main Document Page 13 of 76

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Eric Andre Williams, Jr.,
	Sharlonda Michelle Williams

Case No.
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Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Anticipated 2007 Federal & State Income Tax Refunds	J	4,000.00
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		2005 Toyota Solaro w/62,000 miles in fair condition	J	11,675.00
	other vehicles and accessories.		2005 Chevrolet Equinox w/68,000 miles in fair condition	J	10,575.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.		Various hand and power tools	J	2,000.00
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
			(Total	Sub-Tot of this page)	al > <b>28,250.00</b>

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Eric Andre Williams, Jr.,	Case No.
	Sharlonda Michelle Williams	

Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
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35. Other personal property of any kind X not already listed. Itemize.

> Sub-Total > (Total of this page)

36,013.00 Total >

0.00

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**B6C** (Official Form 6C) (12/07)

In re	Eric Andre Williams, Jr.,	Case No.	
	Sharlonda Michelle Williams		

### Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
□ 11 U.S.C. §522(b)(2)	
11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 523 Buffalo Avenue, Calumet City, IL - Debtors' Residence - Property being surrendered	735 ILCS 5/12-901	30,000.00	159,000.00
<u>Cash on Hand</u> Cash on hand	735 ILCS 5/12-1001(b)	0.00	1.00
Household Goods and Furnishings Misc. Household Goods: Sofa, Loveseat, Entetertainment Center, Television, VCR, Coffee Table, End Tables, Dining Table/Chairs, Refrigerator, Stove, Microwave, Dishwasher, Washer/Dryer, Pots/Pans, Dishes/Flatware, Vacuum, Coffe Maker, Bedroom Sets, Lamps, Telephone, Lawnmower, Snow Blower, Misc. Tools	735 ILCS 5/12-1001(b)	3,000.00	3,000.00
Books, Pictures and Other Art Objects; Collectible Family pictures, books, etc	<u>s</u> 735 ILCS 5/12-1001(a)	100.00	100.00
Wearing Apparel Ordinary wearing apparel	735 ILCS 5/12-1001(a)	600.00	600.00
<u>Furs and Jewelry</u> Wedding rings, fur coat, watch, costume jewelry	735 ILCS 5/12-1001(b)	3,000.00	3,000.00
Firearms and Sports, Photographic and Other Hob Camera, camcorder, bicycles, golf clubs	<u>by Equipment</u> 735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Interests in IRA, ERISA, Keogh, or Other Pension of W - 401k w/current employer - \$6.5k balance, \$6k borrowed against	or Profit Sharing Plans 735 ILCS 5/12-704	100%	0.00
Other Contingent and Unliquidated Claims of Every Anticipated 2007 Federal & State Income Tax Refunds	y <u>Nature</u> 735 ILCS 5/12-1001(b)	1,000.00	4,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 2005 Toyota Solaro w/62,000 miles in fair condition	735 ILCS 5/12-1001(c)	2,400.00	11,675.00
2005 Chevrolet Equinox w/68,000 miles in fair condition	735 ILCS 5/12-1001(c)	2,400.00	10,575.00
Office Equipment, Furnishings and Supplies Various hand and power tools	735 ILCS 5/12-1001(d)	2,000.00	2,000.00

Total: 45,500.00 194,951.00

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B6D (Official Form 6D) (12/07)

In re	Eric Andre Williams, Jr.,
	Sharlonda Michelle Williams

Case No.
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Debtors

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	A H	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGENT	N L Q U L D	S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.  Cook County Assessor Dept. 118 N. Clark St., Suite 212 Chicago, IL 60602		J	2006  Tax Lien  523 Buffalo Avenue, Calumet City, IL - Debtors' Residence - Property being surrendered	Ť	A T E D			
	_		Value \$ 159,000.00				2,946.00	0.00
Account No.  GMAC Mortgage Corp. Attn: Bankruptcy Department 500 Enterprise Road, Suite 150 Horsham, PA 19044	x	J	6/2005 Purchase Money Security 2005 Chevrolet Equinox w/68,000 miles in fair condition  Value \$ 10,575.00				15,346.00	4,771.00
Account No. xxxxxx9655	+	T	9/2003	$\dagger$			13,340.00	4,771.00
Saxon Mortgage Services, Inc. PO Box 961106 Ft. Worth, OK 73161		J	First Mortgage  523 Buffalo Avenue, Calumet City, IL - Debtors' Residence - Property being surrendered					
	4	-	Value \$ 159,000.00	_			141,839.00	0.00
Account No.  Representing: Saxon Mortgage Services, Inc.			Pierce & Associates 1 N. Dearborn Suite 1300 Chicago, IL 60602					
_1 continuation sheets attached			Value \$ (Total of	Sub this			160,131.00	4,771.00

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Eric Andre Williams, Jr.,		Case No.	
	Sharlonda Michelle Williams			
_		Debtors	,	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

	1 ~	_		16	7.	_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	H W J C		CONTINGENT	UNLIQUIDA	S P U T	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx1512			8/2004	Ť	A T E D			
Toyota Motors PO Box 5855 Carol Stream, IL 60197-5855		W	Purchase Money Security 2005 Toyota Solaro w/62,000 miles in fair condition		D			
			Value \$ 11,675.00				9,221.00	0.00
Account No.								
			Value \$					
Account No.	1	f	, ade ¢	$\dagger$				
			Value \$					
Account No.			, and ¢					
			Value \$					
Account No.								
			Value \$	1				
Sheet 1 of 1 continuation sheets att		d to	)	Subt			9,221.00	0.00
Schedule of Creditors Holding Secured Clain	ıs		(Total of t					
			(Report on Summary of So		`ota lule		169,352.00	4,771.00
			(Moport on Bullinary of Be			-)		

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B6E (Official Form 6E) (12/07)

In re	Eric Andre Williams, Jr.,	Case No
	Sharlonda Michelle Williams	
_		Debtors

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### **■** Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### ☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### ☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### ☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### ☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### Deposits by individuals

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### ■ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### ☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### ☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

3 continuation sheets attached

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	Eric Andre Williams, Jr.,		Case No.	
	Sharlonda Michelle Williams			
		Debtors	•,	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

#### **Domestic Support Obligations**

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT NLIQUIDATED SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) 2007 Account No. Child Support Arrears **Illinois Child Support Enforcement** 0.00 509 S. 6th St. **Springfield, IL 62701-1825** Н X 1,334.00 1,334.00 Account No. Jehnea Young 612 W. 95th Street Representing: Chicago, IL 60628 **Illinois Child Support Enforcement** Account No. Account No. Account No. Subtotal 0.00 Sheet 1 of 3 continuation sheets attached to

(Total of this page)

Schedule of Creditors Holding Unsecured Priority Claims

1,334.00

1,334.00

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B6E (Official Form 6E) (12/07) - Cont.

In re	Eric Andre Williams, Jr.,		Case No.	
	Sharlonda Michelle Williams			
		Debtors	,	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

#### Deposits by individuals

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT NL I QU I DATED SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) Account No. xH1137 Opened 1/01/06 Last Active 12/01/07 ChildSupport Illinois Department of Public Aid 0.00 509 S. 6th St. Springfield, IL 62701 Н 1,543.00 1,543.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet **2** of **3** continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 1,543.00 1,543.00

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B6E (Official Form 6E) (12/07) - Cont.

In re	Eric Andre Williams, Jr.,		Case No.	
	Sharlonda Michelle Williams			
-		Debtors	-,	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** W INCLUDING ZIP CODE, AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) Account No. xxxxx3027 2006 Illinois Department of Revenue 285.13 **Bankruptcy Section, Level 7-425** 100 W. Randolph Street Chicago, IL 60605 285.13 0.00 Account No. Account No. Account No. Account No. Subtotal 285.13 Sheet 3 of 3 continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 285.13 0.00 285.13 (Report on Summary of Schedules) 3,162.13 2,877.00

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B6F (Official Form 6F) (12/07)

In re	Eric Andre Williams, Jr.,		Case No.	
	Sharlonda Michelle Williams			
_		Debtors		

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

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CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	Ğ	U	1	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H & J C		CONTINGEN	Q	U	U T E	AMOUNT OF CLAIM
Account No. xxxxx3010			Internet Access	٦Ÿ	T		Ī	
America Online PO Box 30623 Tampa, FL 33630-0623		J			E D			144.50
Account No.	t	H	NCO Financial Systems	+	T	t	7	
Representing: America Online			PO Box 41448 Philadelphia, PA 19101					
Account No. xx4102  American Collections 919 Estes Ct Schaumburg, IL 60193		Н	Opened 1/18/06 Last Active 5/01/07 Collection Tcf National Bank II					
								889.00
Account No.  Representing: American Collections			TCF National Bank Attn: Mail Code 268-01-L 500 Joliet Road Willowbrook, IL 60527					
22 continuation sheets attached			(Total of	Sub this			)	1,033.50

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B6F (Official Form 6F) (12/07) - Cont.

In re	Eric Andre Williams, Jr.,	Case No.
	Sharlonda Michelle Williams	

CREDITOR'S NAME,	ļç	Hu	sband, Wife, Joint, or Community		C	Ü	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	U C	DATE CLAIM WAS INCURRED ANI CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	IM	CONTINGENT	UNLLQULDAH		AMOUNT OF CLAIM
Account No. xxxx3297	1		Opened 5/01/07 Last Active 9/01/07			Ė		
Arnold Scott Harris 600 W. Jackson Blvd., Suite 450 Chicago, IL 60661		Н				ט		75.00
Account No.	H	H	City of Chicago Bureau Parking					
Representing: Arnold Scott Harris			333 S. State St., Rm. 540 Chicago, IL 60604					
Account No. xxxx0008			Opened 11/16/06					
Asset Acceptance Attn: Bankruptcy Po Box 2036 Warren, MI 48090		w	Factoring Company Account AT&T					115.00
Account No.			AT&T					
Representing: Asset Acceptance			Bankruptcy Dept/Attn Linda Adams 6021 S. Rio Grande Ave., 1st Floor Orlando, FL 32859					
Account No. xxGxx3673			Medical Bill					
Associated Laboratory Physicians PO Box 74821 Chicago, IL 60694		J						54.00
Sheet no. 1 of 22 sheets attached to Schedule of		_		S	ubt	ota	1	
Creditors Holding Unsecured Nonpriority Claims			(Та	otal of th	is 1	pag	e)	244.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Eric Andre Williams, Jr.,	Case No.
	Sharlonda Michelle Williams	

### Debtors

	_			_	_	_	_	
CREDITOR'S NAME,	CODEBTOR	Hu	sband, Wife, Joint, or Community	CONT	UNL	D		
MAILING ADDRESS	Ĭ	Н	DATE OF A DAVIA OR DIGHT DEPOSIT	Ň	Ë	s		
INCLUDING ZIP CODE,	I E	w	DATE CLAIM WAS INCURRED AND	I,T	L	P U T E		
AND ACCOUNT NUMBER	ĬΤ	J	CONSIDERATION FOR CLAIM. IF CLAIM	N	ŭ	Ιř	A	AMOUNT OF CLAIM
(See instructions above.)	10	С	IS SUBJECT TO SETOFF, SO STATE.	Ģ	ľ	E	1	
(See institutions decret)	K	┖		NGENT	D A T	٦	$\perp$	
Account No. Gxx3673			Medical bills	T	ΙT			
	1				E D	L		
Associated Laboratory Physicians						П	1	
		J						
PO Box 74821		١,						
Chicago, IL 60694								
								159.00
	╄	_		╄	▙	╄	₩	
Account No. xxxx-xxxx-xxxx-6097	1		Credit card usage					
Bank of Marin								
c/o First Nat'l Collection Bureau		J						
610 Waltham Way								
Sparks, NV 89434								
Sparks, NV 03434								
								1,317.64
Account No. xxxxxxxxxxxxx4721	1	t	Credit card purchases	T		T	$\top$	
	1							
Canaan Binia Caatt								
Carson Pirie Scott		١.						
PO Box 10327		J						
Jackson, MS 39289								
								557.97
	╄			╄	╙	╄	$oldsymbol{\perp}$	
Account No. xxxxxxx3248			Opened 8/06/07					
	1		Collection Ingalls Hospital					
Cbcs								
Po Box 163250		lw						
Columbus, OH 43216								
Columbus, Off 43210								
								635.00
Account No.	1	T	Ingalls Memorial Hospital	$\top$	T	T	$\top$	
	1		1 Ingalls Drive					
	1	1	Harvey, IL 60426	1			1	
Representing:	1		11 at vey, 12 00420					
Cbcs	1							
	1	1		1			1	
	1	1		1			1	
				1			1	
				丄	Щ	上	+	
Sheet no. <b>2</b> of <b>22</b> sheets attached to Schedule of				Subt				2,669.61
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	1	2,003.01

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B6F (Official Form 6F) (12/07) - Cont.

In re	Eric Andre Williams, Jr.,	Case No
	Sharlonda Michelle Williams	

	_				—	<del></del>	—	
CREDITOR'S NAME, MAILING ADDRESS	COD	Hu	sband, Wife, Joint, or Community	CONT	UNL.	D S	ı I	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C 1 M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N	QUIDA	PUTED	!	AMOUNT OF CLAIM
Account No. xxxxxxx3262			Opened 8/06/07 Collection Ingalls Hospital	Ť	TED	D	r	
Cbcs Po Box 163250 Columbus, OH 43216		w						411.00
Account No.	╁	$\vdash$	Ingalls Memorial Hospital	$\vdash$	$\vdash$	+	+	
Representing: Cbcs			1 Ingalls Drive Harvey, IL 60426					
Account No. xxxxxxxxxxxx7591			Opened 11/10/02 Last Active 12/04/07 ChargeAccount			T	T	
Childrens Place Citi Cards Private Label Bankruptcy Po Box 20483 Kansas City, MO 64195		w						214.00
Account No. xxxxxxxxxxxx3545	╁		Credit card purchases	$\vdash$		+	+	
Comcast 11621 E. Marginal Way S Seattle, WA 98168-1965		J						382.01
Account No.	1		Comcast	T	T	t	t	
Representing: Comcast			PO Box 3002 Southeastern, PA 19398-3002					
Sheet no. <b>_3</b> of <b>_22</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	_	•	(Total of t	Subt			$\int$	1,007.01

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B6F (Official Form 6F) (12/07) - Cont.

In re	Eric Andre Williams, Jr.,	Case No.
	Sharlonda Michelle Williams	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hus H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	U N L I QU I D A T	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxx3545  Comcast ABB Management Corp. 1500 Market Street, 25th Floor Philadelphia, PA 19102-2148		J	Cable		ED		900.00
Account No. xxxxxxxxxxxxxx0000  Commonwealth Edison & Co. System Credit / Bankruptcy Dept. 2100 Swift Drive Oak Brook, IL 60523		J	2007 Utility				277.04
Account No. xxxxxxxx4914  Dependon Collection Se 120 W 22d St Ste 360 Oakbrook, IL 60523		w	Opened 11/27/06 Collection Pathology Consultants Of Chica				362.00
Account No.  Representing: Dependon Collection Se			Pathology Consultants of Chicago PO Box 88493 Chicago, IL 60680				
Account No. xxxxxxxx5043  Dependon Collection Se 120 W 22d St Ste 360 Oakbrook, IL 60523		н	Opened 5/30/06 Collection Pathology Consultants Of Chica				300.00
Sheet no. <u>4</u> of <u>22</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			1,839.04

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B6F (Official Form 6F) (12/07) - Cont.

In re	Eric Andre Williams, Jr.,	Case No.
	Sharlonda Michelle Williams	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		ςŢ	U	[	7	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		GΙ	UNLIQUIDATED	FUTE		AMOUNT OF CLAIM
Account No.			Pathology Consultants of Chicago		Г	T E		ſ	
Representing:			PO Box 88493	L	$\dashv$	D	L		
Dependon Collection Se			Chicago, IL 60680						
Account No. xxxxxxxx6129			Opened 6/06/07		7		t	1	
Dependon Collection Se 120 W 22d St Ste 360 Oakbrook, IL 60523		w	Collection Sullivan Urgent Aid Center						58,00
Account No.			Sullivan Urgent Aid Center	_	$\dashv$		H	+	
Representing: Dependon Collection Se			PO Box 5990 Dept. 20-6001 Carol Stream, IL 60197						
Account No. xx7125			Medical/Dental Services	$\dashv$	+		H	+	
Emergency Physicians Box 68993 Schaumburg, IL 60168		J							58.13
Account No. xxx4061			Opened 3/01/07 Last Active 12/01/07		$\dagger$		t		
Er Solutions Po Box 9004 Renton, WA 98057		н	Collection Washington Mutual						094.00
					ᆜ		L	4	981.00
Sheet no. <u>5</u> of <u>22</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total			ota oag		)	1,097.13

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Eric Andre Williams, Jr.,	Case No.
	Sharlonda Michelle Williams	

CDEDITIONIC NAME	С	Hu	sband, Wife, Joint, or Community	С	U	T	σТ	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	QU L D	15	E I	AMOUNT OF CLAIM
Account No.			Washington Mutual Bank	7	A T E		ſ	
Representing:	1		PO Box 201079	L	Ē D			
Er Solutions			Stockton, CA 95290					
Account No. xxxxxxxxxxx7660	T		Opened 5/30/02 Last Active 12/02/07	$\dagger$	T	t	†	
First Premier Bank Attn: Correspondence Dept. Po Box 5524 Sioux Falls, SD 57117		w	CreditCard					395.00
Account No. xxxxxxxx8141	╁		Opened 10/21/04 Last Active 11/28/07	+	$\vdash$	+	$\dashv$	
GEMB / Walmart Po Box 103106 Roswell, GA 30076		w	ChargeAccount					425.00
Account No. xxxx5025	t		Opened 10/15/07 Last Active 1/01/08	$\dagger$	t	t	7	
General Revenue Corp 11501 Northlake Dr Cincinnati, OH 45249		н	Collection ITT Technical Inst. Orland -0					2,536.00
Account No.	+		ITT Technical Institute	+	+	+	+	<u> </u>
Representing: General Revenue Corp			600 Holiday Plaza Dr. Matteson, IL 60443-2241					
Sheet no. <u>6</u> of <u>22</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total of t	Sub this			2)	3,356.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Eric Andre Williams, Jr.,	Case No.
	Sharlonda Michelle Williams	

#### Debtors

CREDITOR'S NAME,	ç	Hu	sband, Wife, Joint, or Community	Ğ	Ü	Þ	7	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	I ()	T	 	AMOUNT OF CLAIM
Account No. xxx4488			Opened 4/01/03 Last Active 5/01/07	1 ii	T		Ī	
Harris 600 W Jackson Suite 700 Chicago, IL 60661		н	Med1 02 Lincoln Park Hospital		D			5,953.00
Account No.			Lincoln Park Hospital	T				
Representing: Harris			550 W. Webster Ave. Chicago, IL 60614					
Account No. xxx5098			Opened 6/25/03	T	T	T	1	
Harvard Collection 4839 N Elston Ave Chicago, IL 60630		н	Collection Lake Anesthesiologists					675.00
Account No.			Lake Anesthesia	T	Т	T	1	
Representing: Harvard Collection			P.O. Box 158 Flossmor, IL 60423					
Account No. 3130-QUMUR			Medical Bill	Τ				
Hatipoglu Medical 777 Oakmont Lane Suite 1600 Westmont, IL 60559-5557		J						32.17
Sheet no. 7 of 22 sheets attached to Schedule of				Sub				6,660.17
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	) [	-,

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In re	Eric Andre Williams, Jr.,	Case No.
	Sharlonda Michelle Williams	

	С	Нп	sband, Wife, Joint, or Community	С	U	D	<u> </u>
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	-10	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxx0040			Opened 2/04/03 Last Active 11/14/07	Т	T E D		
HFC Household Beneficial 961 Weigel Drive Elmhurst, IL 60126		w	Check Credit Or Line Of Credit				7,740.00
Account No. xxxxxxxx1181	╁		2007	+	+	+	1,7 10.00
Howard Sweeney, MD 10601 S. Fairfield Chicago, IL 60655		J	Medical Bills				120.00
Account No. xxxx6375	t		Opened 10/12/07 Last Active 12/01/07	+			
I C System Po Box 64378 St Paul, MN 55164		н	Collection Washington Mutual Bank				505.00
Account No.	╁		Washington Mutual Bank	+	H		
Representing: I C System			PO Box 201079 Stockton, CA 95290				
Account No. xxxxxx6101	+		Medical/Dental Services	+	$\vdash$		
Ingalls Family Care Center 4647 Lincoln Hwy. Matteson, IL 60443		J					300.00
Characa 0 of 20 al 4 // 1 14 Cl 1 14 Cl				C- 1	<u> </u>		300.00
Sheet no. 8 of 22 sheets attached to Schedule of Subtotal Creditors Holding Unsecured Nonpriority Claims (Total of this page)						8,665.00	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Eric Andre Williams, Jr.,	Case No.
	Sharlonda Michelle Williams	

CDEDITORIC NAME	С	Hu	sband, Wife, Joint, or Community	Тс	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLNGEN	10	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Sullivan Urgent Aid Center	٦т	ΙE		
Representing: Ingalls Family Care Center			PO Box 5990 Dept. 20-6001 Carol Stream, IL 60197		D		
Account No. xxxxxxxx9509			Medical/Dental Services	$\frac{1}{1}$			
Ingalls Memorial Hospital 1 Ingalls Drive Harvey, IL 60426		J					
							75.00
Account No.  Representing: Ingalls Memorial Hospital			Medical Recovery Specialists 2200 E. Devon Ave., Ste. 288 Des Plaines, IL 60018				
Account No.			2001 Taxes - Federal, State or Local	+			
Internal Revenue Service Insolvency Section PO Box 21126 Philadelphia, PA 19114		J	Taxes - Federal, State of Local				3,571.18
Account No. Vxxxxxxx9457			2007	+			3,371.10
Little Company of Mary Hosp. 2800 W. 95th St. Evergreen Park, IL 60642		J	Medical/Dental Services				319.82
Sheet no9 of _22 _ sheets attached to Schedul-	e of	_		Sub	tot	 a1	0.3102
Creditors Holding Unsecured Nonpriority Claims	C 01		(Total of				3,966.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Eric Andre Williams, Jr.,	Case No
	Sharlonda Michelle Williams	

### Debtors

	l c	Ни	sband, Wife, Joint, or Community		c.	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAII IS SUBJECT TO SETOFF, SO STATE.	л I	I N G	N L Q U L	ローのPUTED	AMOUNT OF CLAIM
Account No.			Pellettieri & Associates		Т	D A T E D		
Representing: Little Company of Mary Hosp.			991 Oak Creek Dr. Lombard, IL 60148-6408			D		
Account No. xxxxxxxxxx2310	-		2007 Credit Card Usage					
Marshall Fields P.O. Box 94578 Cleveland, OH 44101		J						
								790.15
Account No.			Asset Acceptance LLC					
Representing: Marshall Fields			PO Box 2036 Warren, MI 48090					
Account No. Wx3948ULL	-		Opened 7/01/03 Last Active 1/01/08 Med1 Medical					
Med Busi Bur 1460 Renaissance D Suite 400 Park Ridge, IL 60068		н	Med 1 Medical					
								259.00
Account No. Wxxx48M22  Med Busi Bur 1460 Renaissance D Suite 400 Park Ridge, IL 60068		н	Opened 8/01/07 Last Active 1/01/08 Med1 Medical					
								235.00
Sheet no10_ of _22_ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Tota	Su Il of th		otal pag		1,284.15

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B6F (Official Form 6F) (12/07) - Cont.

In re	Eric Andre Williams, Jr.,	Case No
	Sharlonda Michelle Williams	

	<u>ا</u>		shand Wife laint or Community	T <sub>C</sub>	U	Г	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	СОДЕВНОК	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFLNGENT	Q U I	I S P U T E	AMOUNT OF CLAIM
Account No. Wx3948TOT			Opened 8/01/04 Last Active 1/01/08	Т	DATED		
Med Busi Bur 1460 Renaissance D Suite 400 Park Ridge, IL 60068		Н	Med1 Medical		D		164.00
Account No. xxx3524	┢		Opened 2/24/06	╁		$\vdash$	
Medical Collections System 725 S Wells Ave Suite 501 Chicago, IL 60607	•	н	Collection Evergreen Emergency Services				400.00
							499.00
Account No.  Representing: Medical Collections System			Evergreen Emergency Services PO Box 428080 Evergreen Park, IL 60805				
Account No. xxx8567			Opened 2/27/05 Collection Evergreen Emergency Services				
Medical Collections System 725 S Wells Ave Suite 501 Chicago, IL 60607		Н	Consolien Evergicen Emergency convices				178.00
Account No. xxx9139	$\vdash$		Opened 9/06/05				
Medical Collections System 725 S Wells Ave Suite 501 Chicago, IL 60607		w	Collection Radiology Imaging Consultants				73.00
Sheet no. 11 of 22 sheets attached to Schedule of		_		Subt	tota	ıl	044.00
Creditors Holding Unsecured Nonpriority Claims (Total of this page)						ge)	914.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Eric Andre Williams, Jr.,	Case No.
	Sharlonda Michelle Williams	

	_	ш.,	sband, Wife, Joint, or Community	l c	11	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCUIDED AND	CONTINGEN	UNLIGUIDATED	SPUTER	AMOUNT OF CLAIM
Account No.  Representing: Medical Collections System	R		Radiology Imaging Consultants PO Box 1886 Harvey, IL 60426	- EN T	A T E D	Ь	
Account No. xxx0060  Medical Collections System 725 S Wells Ave Suite 501 Chicago, IL 60607		w	Opened 1/25/06 Collection Radiology Imaging Consultants				
Account No. xxxxxx0383			Medical/Dental Services	-			31.00
Mercy Hospital 2525 S. Michigan Ave. Chicago, IL 60616-2332		J					
Account No.			ATG Credit LLC				1,560.00
Representing: Mercy Hospital			PO Box 14895 Chicago, IL 60614				
Account No. xxxxxx0255			Medical/Dental Services	T			
Mercy Hospital 2525 S. Michigan Ave. Chicago, IL 60616-2332		J					
							3,500.00
Sheet no. <u>12</u> of <u>22</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his			5,091.00

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In re	Eric Andre Williams, Jr.,	Case No.
	Sharlonda Michelle Williams	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ğ	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	C 1 M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDAT		AMOUNT OF CLAIM
Account No. PCCx2745			Medical/Dental Services	T	E D		
Mercy Hospital 2525 S. Michigan Ave. Chicago, IL 60616-2332		J			D		451.00
Account No.	T	T	Pathology Consultants of Chicago	$\top$	T	T	
Representing: Mercy Hospital			PO Box 88493 Chicago, IL 60680				
Account No. Axxxxxx0273			Medical/Dental Services				
Mercy Hospital 2525 S. Michigan Ave. Chicago, IL 60616-2332		J					115.74
Account No. 1169			2007	T	T		
Midlake Medical 2930 S. Michigan Avenue Suite 101 Chicago, IL 60616		J	Medical bill				1,211.77
Account No. 1169	T	T	Medical services	T	T		
Midlake Medical 2930 S. Michigan Avenue Suite 101 Chicago, IL 60616		J					1,311.77
Sheet no. 13 of 22 sheets attached to Schedule of		_		Subt	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pas	re)	3,090.28

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Eric Andre Williams, Jr.,	Case No.
	Sharlonda Michelle Williams	

CDEDITORIC NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	T	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Гb	DISPUTED		AMOUNT OF CLAIM
Account No. xxx0764			Opened 9/02/05	]⊤	A T E D		Γ	
Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018		w	Collection Ingalls Memorial Hospital - 1		D			635.00
Account No.	t	T	Ingalls Memorial Hospital	t	H	t	†	
Representing: Mrsi			1 Ingalls Drive Harvey, IL 60426					
Account No. xxx0769			Opened 9/02/05	T		T	T	
Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018		w	Collection Ingalls Memorial Hospital - 1					411.00
Account No. xxxxxx7737			Utility	T		T	Ť	
Nicor Attention: Bankruptcy & Collections PO Box 549 Aurora, IL 60507		J						241.95
Account No.	T	T	Nicor Gas	t	T	T	†	
Representing: Nicor			PO Box 2020 Aurora, IL 60507					
Sheet no14_ of _22_ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt			Ţ	1,287.95

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In re	Eric Andre Williams, Jr.,	Case No.
	Sharlonda Michelle Williams	

CDED/MODIG VALVE	С	Hu	sband, Wife, Joint, or Community	Тс	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	OD E B T O R	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLEGEN	-10	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxx3310			Opened 9/29/02 Last Active 11/28/07	7	ΙE		
Old Navy/GEMB Po Box 103106 Roswell, GA 30076		w	ChargeAccount		D		571.00
Account No. xx9493	+		Opened 4/07/03	+		-	371.00
Pentagroup Financial 5959 Corporate Dr Ste 14 Houston, TX 77036		w	Collection Sprint				
							2,023.00
Account No.  Representing: Pentagroup Financial			Sprint PO Box 650270 Dallas, TX 75265-0270				
Account No. xxxxxx1522			2007	+			
Prevention PO Box 7319 Red Oak, IA 51591		J	Subscription				19.94
Account No. xxx0524	$\perp$		Opened 5/10/06 Collection Tcf Bank	+		<u> </u>	19.94
ProfessnI Acct Mgmt In 2040 W Wisconsin Ave Apt Milwaukee, WI 53233		w					
				$\perp$			366.00
Sheet no. <u>15</u> of <u>22</u> sheets attached to Schedule Creditors Holding Unsecured Nonpriority Claims	of		(Total of	Sub this			2,979.94

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In re	Eric Andre Williams, Jr.,	Case No.
	Sharlonda Michelle Williams	

	С	Hu	sband, Wife, Joint, or Community	Тс	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	10	SPUTED	AMOUNT OF CLAIM
Account No. 2007			Medical bill	]⊤	T E D		
Radiological Physicians Ltd. PO Box 2150 Bedford Park, IL 60499		J					40.00
Account No. 3GX9	╁		Opened 6/01/06 FactoringCompanyAccount	+			18.86
Resurgent Capital Service/Sherman Acquis Po Box 10587 Greenville, SC 29603		w					
							127.00
Account No. xxxRxxx1537  Rjm Acq Llc 575 Underhill Blvd Ste 2 Syosset, NY 11791		w	Opened 8/30/07 FactoringCompanyAccount Charter One Bank Checking Acct				
				╧			123.00
Account No.  Representing: Rjm Acq Llc	_		Charter One Bank 228 East Main Street, Suite 300 Rochester, NY 14604				
Account No. xxxxxxxxxxx0002  Sallie Mae 3rd Pty Lsc 11100 Usa Parkway Fishers, IN 46037		w	Opened 1/30/04 Last Active 10/16/07 Educational				
							24,158.00
Sheet no. <u>16</u> of <u>22</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		I	(Total of t	Sub			24,426.86

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In re	Eric Andre Williams, Jr.,	Case No.
	Sharlonda Michelle Williams	

#### Debtors

		_		_	_	_	
CREDITOR'S NAME,		Hu	sband, Wife, Joint, or Community	16	U	ΙP	
MAILING ADDRESS	C O D E B T O R	н	DATE OF A BAWAG INCUIDED AND	CONT	Ë	DISPUTE	
INCLUDING ZIP CODE,	B	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	1	ď	ľ	
AND ACCOUNT NUMBER	T	J	IS SUBJECT TO SETOFF, SO STATE.	N	Ų	Ī	AMOUNT OF CLAIM
(See instructions above.)	R	С	is substituted in section 1, so starte.	NGENT	Ď	þ	
Account No. xxxxxxxxxxx0001	T		Opened 11/16/06	<b>†</b>	DATED		
	ł		Educational		Ď		
Sallie Mae 3rd Pty Lsc	l				T	Г	1
11100 Usa Parkway	l	Н					
	l	١					
Fishers, IN 46037	l						
							5,901.00
Account No. xxxxxxxxxxx0002	t		Opened 11/15/06	$\vdash$	H	H	
	1		Educational				
Sallie Mae 3rd Pty Lsc	l						
11100 Usa Parkway	l	н					
Fishers, IN 46037	l	١					
Fishers, in 40037	l						
	l						4 440 00
							1,440.00
Account No. xxxxxxxxxxx0003			Opened 11/15/06				
	1		Educational				
Sallie Mae 3rd Pty Lsc	l						
11100 Usa Parkway	l	Н					
Fishers, IN 46037	l						
	l						
	l						1,353.00
	┞			$oldsymbol{\perp}$	L	_	1,333.00
Account No. xxxxxxxx2157			Utility				
SBC							
	l	J					
Law Department	l						
225 W. Randolph, Suite 27A	l						
Chicago, IL 60606	l						
							928.53
Account No.	T		Portfolio Recovery & Affiliates	T		T	
	1		120 Corporate Blvd., Suite 1				
Banyacanting.	l		Norfolk, VA 23502				
Representing:	1		•	1			
SBC	l						
	l						
				上	L		
Sheet no. <u>17</u> of <u>22</u> sheets attached to Schedule of			5	Subt	ota	ıl	9,622.53
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	9,022.53

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B6F (Official Form 6F) (12/07) - Cont.

In re	Eric Andre Williams, Jr.,	Case No
	Sharlonda Michelle Williams	

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	၂င္ဂ	U	P	D
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	OD E B T O R	C J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	Q	SPUTED	S   P   U   T   AMOUNT OF CLAID
Account No. xxxxxxxxx0380			Credit card Usage	Т	I		
Sears Citicorp Credit Services PO Box 20363 Kansas City, MO 64195-0363		J			D		681.2
Account No.			NCC		T	Γ	
Representing: Sears			120 N. Keyser Avenue Scranton, PA 18504				
Account No. xGXx9584			Opened 6/30/06				
Sherman Acquisitions Resurgent Capital Services Po Box 10587 Greenville, SC 29603		w	FactoringCompanyAccount Mci				127.0
Account No.			MCI	T		T	
Representing: Sherman Acquisitions			PO Box 17890 Denver, CO 80217-0890				
Account No.			2007		T	T	
Sherman's Travel PO Box 50056 Boulder, CO 80322		J	Subscription				11.9
Sheet no18_ of _22_ sheets attached to Schedule of			1	Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ze)	820.1

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B6F (Official Form 6F) (12/07) - Cont.

In re	Eric Andre Williams, Jr.,	Case No
	Sharlonda Michelle Williams	

CREDITOR'S NAME,	Č	Hu	sband, Wife, Joint, or Community	ļċ	U	D	
MAILING ADDRESS INCLUDING ZIP CODE,	ODEBTOR	H W	DATE CLAIM WAS INCURRED AND	C O N T	UZLLQU.	S P	
AND ACCOUNT NUMBER	Ĭ,	J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N	Ü	Ī	AMOUNT OF CLAIM
(See instructions above.)	R	С	is subject to setort, so state.	N G E N T	I D A T	E D	
Account No. SWL-x0197			2007	]⊤	T E D		
			Medical/Dental Service	$\vdash$	D		
Southwest Laboratory Phys. Dept. 77-9288		J					
Chicago, IL 60678-9288							
							189.10
Account No.			Utility/Cable Services				
Sprint							
PO Box 650270		J					
Dallas, TX 75265-0270							
							300.00
Account No. xxxxxx6204			Cellular Service				
Sprint PCS		J					
PO Box 219554 Kansas City, MO 64121-9554							
Training Only, MO 04121 3004							
							735.00
Account No.			1998	†			
			Cellular Phone				
T-Mobile		J					
ATTN: Bankruptcy PO Box 53410							
Bellevue, WA 98015							
							198.60
Account No. xxxxxxxxxx9890			2006	T			
			Credit card purchases				
Target		J					
700 On the Mall Minneapolis, MN 55402-2065							
							977.76
Sheet no. 19 of 22 sheets attached to Schedule of	-	_		Subt	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	nag	e)	2,400.46

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Eric Andre Williams, Jr.,	Case No.
	Sharlonda Michelle Williams	

CDEDITODIC MAME	С	Hu	sband, Wife, Joint, or Community	- co	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		L I Q		AMOUNT OF CLAIM
Account No.			Asset Acceptance LLC	Т	lΕ		
Representing:			PO Box 2036 Warren, MI 48090	$\vdash$	D		
Target			warren, wii 40030				
Account No. xxxxxx6322	-		Opened 5/31/02 Last Active 6/05/07 CreditCard				
Texaco / Citibank			oreunoaru .				
Po Box 20374		J					
Kansas City, MO 64195							
							487.00
Account No. xxxx-xxxx-7591			2007				
The Children's Place			Credit card purchases				
PO Box 9025		J					
Des Moines, IA 50368-9025							
							214.50
Account No. xx2352			2005	+			
	1		Debt owed				
Trugreen Chemlawn PO Box 1099		J					
Crown Point, IN 46308							
							20.00
Account No. Wxxxxxxxxx2394	+		2002	+	$\vdash$	$\vdash$	30.00
	1		Medical bill				
Unimed		١.					
580 Roger William Suite 22		J					
Highland Park, IL 60035							
							259.00
Sheet no. <b>20</b> of <b>22</b> sheets attached to Schedule o	f			Sub	tota	ıl	

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Eric Andre Williams, Jr.,	Case No.
	Sharlonda Michelle Williams	

#### Debtors

CREDITOR'S NAME,	C	Нι	sband, Wife, Joint, or Community	Č	Ü	[	Þ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M		CONTINGENT	IΟ	T F	S P U T E	AMOUNT OF CLAIM
Account No.			Medical Business Bureau	1 T	T E D		Ī	
Representing:	1		PO Box 1219	$\vdash$	D	┸		
Unimed			Park Ridge, IL 60068-7219					
Account No. xxxx4441			Opened 9/22/03					
United Collection Bureau Po Box 140190 Attn: Customr Service Toledo, OH 43614		н	Collection Chicago Central Emerg Phys LI					25.00
Account No.	╁	$\vdash$	Chicago Emergency Physicians	╁	├	+	1	
Representing: United Collection Bureau			c/o United Collection Bureau 5620 Southwyck Blvd Toledo, OH 43614					
Account No. xxxxx1397	t	T	2007	T	T	t	1	
University of Chicago Hospital 1122 Paysphere Circle Chicago, IL 60674	-	J	Medical bills					465.05
Account No.			Trustmark Recovery Service				7	
Representing: University of Chicago Hospital			541 Otis Bowen Drive Munster, IN 46321					
Sheet no. 21 of 22 sheets attached to Schedule of				Subt			1	490.05
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nis	pag	ge)	)	

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Eric Andre Williams, Jr.,	Case No.
	Sharlonda Michelle Williams	

		_					
CREDITOR'S NAME,	CODEBTOR	Hu	sband, Wife, Joint, or Community		U N	P	
MAILING ADDRESS	Ď	н	DATE CLAIM WAS INCURRED AND	Ň	ŀ	S	
INCLUDING ZIP CODE,	В	W	CONSIDERATION FOR CLAIM. IF CLAIM	li.	Q	Įυ	
AND ACCOUNT NUMBER	T O	C	IS SUBJECT TO SETOFF, SO STATE.	I N	١U	ΙĒ	AMOUNT OF CLAIM
(See instructions above.)	Ř	١	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	CONTINGENT	D	D	
Account No. xxx1336			Ticket	1≒	Ť	DISPUTED	
	1			L	Ď		
Village of Orland Park							
14700 S. Ravinia Avenue		J					
Orland Park, IL 60462-3134							
							30.00
	L			上			30.00
Account No. x9214			2007				
	1		Medical bill				
Womens Healthcare Associates							
PO Box 2190		J					
Orland Park, IL 60462							
5 manu							
							140.00
				$\perp$			140.00
Account No.							
	1						
Account No.							
	1						
	1						
Account No.							
	1						
				$\bot$			
Sheet no. <b>22</b> of <b>22</b> sheets attached to Schedule of				Subt	tota	.1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				170.00
2222222 Ziolong Chocolica Honphority Chamb			(10 m) (1				
					ota		04.405.00
			(Report on Summary of So	hec	lule	es)	84,105.36

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B6G (Official Form 6G) (12/07)

In re	Eric Andre Williams, Jr.,	Case No
	Sharlanda Michalla Williams	

Debtors

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-05850 Doc 1 Filed 03/12/08 Entered 03/12/08 13:40:27 Desc Main Document Page 46 of 76

B6H (Official Form 6H) (12/07)

In re	Eric Andre Williams, Jr.,	Case No
	Sharlonda Michelle Williams	

Debtors

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Hitmon Stockton 677 Hoxie Dolton, IL 60419 GMAC Mortgage Corp. Attn: Bankruptcy Department 500 Enterprise Road, Suite 150 Horsham, PA 19044

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**B6I (Official Form 6I) (12/07)** 

	Eric Andre Williams, Jr.			
In re	Sharlonda Michelle Williams		Case No.	
		Debtor(s)	·	

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: DEPENDENTS OF DEBTOR AND SPOUSE						
Married	RELATIONSHIP(S): Son	AGE(S	S): <b>2</b>			
Employment:	DEBTOR	Γ '	SPOUSE		-	
Occupation	Eyewear Specialist	Store Mana				
Name of Employer	Vision Works	Payless Sh				
How long employed	7 mnths	9 years				
Address of Employer	96 River Oaks Drive Calumet City, IL 60409	9500 S. Rid Oak Lawn,				
INCOME: (Estimate of average)	age or projected monthly income at time case filed)		DEBTOR		SPOUSE	
1. Monthly gross wages, salar	ry, and commissions (Prorate if not paid monthly)	\$	1,629.12	\$	3,880.11	
2. Estimate monthly overtime		\$	0.00	\$	0.00	
3. SUBTOTAL		\$	1,629.12	\$	3,880.11	
4. LESS PAYROLL DEDUC	CTIONS	_				
<ul> <li>a. Payroll taxes and soc</li> </ul>	ial security	\$	237.14	\$	868.01	
b. Insurance		\$	280.58	\$	391.47	
c. Union dues		\$	0.00	\$	0.00	
d. Other (Specify)	See Detailed Income Attachment	\$	12.00	\$	162.93	
5. SUBTOTAL OF PAYROI	LL DEDUCTIONS	\$	529.72	\$	1,422.41	
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	1,099.40	\$	2,457.70	
	ation of business or profession or farm (Attach detailed state	ement) \$	0.00	\$	0.00	
8. Income from real property		\$	0.00	\$	0.00	
<ul><li>9. Interest and dividends</li><li>10. Alimony, maintenance or</li></ul>	support payments payable to the debtor for the debtor's use	\$ or that of	0.00	\$	0.00	
dependents listed above		\$	0.00	\$	0.00	
11. Social security or government (Specify):	ment assistance	\$	0.00	\$	0.00	
		<del></del>	0.00	\$	0.00	
12. Pension or retirement inc	ome	<del></del>	0.00	\$	0.00	
13. Other monthly income						
(Specify):			0.00	\$	0.00	
		\$	0.00	\$	0.00	
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	0.00	\$	0.00	
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$	1,099.40	\$	2,457.70	
16. COMBINED AVERAGE	E MONTHLY INCOME: (Combine column totals from line	15)	\$	3,557.	10	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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**B6I (Official Form 6I) (12/07)** 

	Eric Andre Williams, Jr.			
In re	Sharlonda Michelle Williams		Case No.	
		Debtor(s)		

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

### **Detailed Income Attachment**

#### **Other Payroll Deductions:**

Child Support	\$ 12.00	\$ 0.00
401k Loan Repayment	\$ 0.00	\$ 158.60
Charitable Contrib - United Way	\$ 0.00	\$ 4.33
<b>Total Other Payroll Deductions</b>	\$ 12.00	\$ 162.93

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B6J (Official Form 6J) (12/07)

	Eric Andre Williams, Jr.			
In re	Sharlonda Michelle Williams		Case No.	
		Debtor(s)		

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 2		monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	olete a separate	schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	800.00
a. Are real estate taxes included? Yes No _X	·	
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	300.00
b. Water and sewer	\$	0.00
c. Telephone	\$	70.00
d. Other Cable	\$	75.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	400.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	·	
a. Homeowner's or renter's	\$	0.00
b. Life	\$	42.00
c. Health	\$	0.00
d. Auto	\$	108.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	· <del></del>	
plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	<u> </u>	0.00
15. Payments for support of additional dependents not living at your home	Ψ	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	φ	0.00
17. Other See Detailed Expense Attachment	φ	500.00
17. Other	Ψ	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	, \$	2,745.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year	<u> </u>	
following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	3,557.10
b. Average monthly expenses from Line 18 above	\$	2,745.00
c. Monthly net income (a. minus b.)	<u> </u>	812.10

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B6J (Official Form 6J) (12/07)

Eric Andre Williams, Jr. Sharlonda Michelle Williams

Debtor(s)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

#### **Other Expenditures:**

Auto Repairs / Maintenence	\$ 50.00
Haircuts / Personal Care	\$ 50.00
Childcare / Babysitting	\$ 400.00
Total Other Expenditures	\$ 500.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Eric Andre Williams, Jr. Sharlonda Michelle Williams		Case No.	
		Debtor(s)	Chapter	13
			•	

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	43	1 1 1 1		and the foregoing summary and schedules, consisting of est of my knowledge, information, and belief.
Date	March 8,	2008	Signature	/s/ Eric Andre Williams, Jr. Eric Andre Williams, Jr. Debtor
Date	March 8,	2008	Signature	/s/ Sharlonda Michelle Williams Sharlonda Michelle Williams Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

#### United States Bankruptcy Court Northern District of Illinois

In re	Eric Andre Williams, Jr. Sharlonda Michelle Williams		Case No.	
III IC	Onanonda wichene Williams	Debtor(s)	Chapter	13

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$4,014.20	H - YTD Income from Employment
\$8,058.67	W - YTD Income from Employment
\$8,204.09	H - 2007 Income from Employment
\$50,250.09	W - 2007 Income from Employment
\$0.00	H - 2006 Income from Employment
\$45,000.00	W - 2006 Income from Employment

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

SOURCE **AMOUNT** 

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID OWING

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR **TRANSFERS TRANSFERS OWING** 

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT AMOUNT PAID

OWING

AMOUNT STILL

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION Household Bank v Collection **Circuit Court of Cook County** Judgment entered, garnishment

Sharlonda Williams ongoing

Wells Fargo Bank v **Foreclosure** Circuit Court of Cook County, Pending **Chancery Division** 

Sharlonda Bryant-Williams 08 CH 07064

3

None 

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE 10/07 - 2/08 **Household Bank** 

DESCRIPTION AND VALUE OF PROPERTY

Garnishment of Wages, \$137.00/wk since 10/07

PO Box 17051 Baltimore, MD 21297-1051

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION NAME AND ADDRESS OF COURT

DATE OF DESCRIPTION AND VALUE OF **PROPERTY** 

OF CUSTODIAN CASE TITLE & NUMBER ORDER

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

RELATIONSHIP TO NAME AND ADDRESS OF DESCRIPTION AND PERSON OR ORGANIZATION DEBTOR, IF ANY DATE OF GIFT VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND. IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE
LEDFORD & WU
200 S. Michigan Avenue, Suite 209
Chicago, IL 60604-2406

Greenpath Debt Solutions 38505 Country Club Drive, Suite 210 Farmington, MI 48331 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 1/08 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$500.00

\$50 for required credit counseling

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

2/08

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY Document Page 56 of 76

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

NAME AND ADDRESS OF OWNER

DATE OF SETOFF

AMOUNT OF SETOFF

5

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

**PROPERTY** 

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

NOTICE

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18 . Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within **two years** immediately preceding the commencement of this case.

20. Inventories

NAME AND ADDRESS

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

7

DATE OF INVENTORY INVENTORY SUPERVISOR

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE ISSUED

DATE OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS TITLE NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** 

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF WITHDRAWAL
OF WOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	March 8, 2008	Signature	/s/ Eric Andre Williams, Jr.	
	<del>-</del>	-	Eric Andre Williams, Jr. Debtor	
			Debtor	
Date	March 8, 2008	Signature	/s/ Sharlonda Michelle Williams	
		_	Sharlonda Michelle Williams	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 08-05850 Doc 1 Filed 03/12/08 Entered 03/12/08 13:40:27 Desc Main

# Document Page 60 of 76 United States Bankruptcy Court Northern District of Illinois

In 1	Eric Andre Williams, Jr. re Sharlonda Michelle Williams		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMPENSA	ATION OF ATTO	RNEY FOR DI	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2 compensation paid to me within one year before the filing of be rendered on behalf of the debtor(s) in contemplation of or	of the petition in bankrupto	cy, or agreed to be par	id to me, for services rendered or to
	For legal services, I have agreed to accept		\$	3,500.00
	Prior to the filing of this statement I have received		\$	500.00
	Balance Due		\$	3,000.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed compensation	ation with any other persor	n unless they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names			
5.	In return for the above-disclosed fee, I have agreed to render a. Analysis of the debtor's financial situation, and rendering b. Preparation and filing of any petition, schedules, stateme c. Representation of the debtor at the meeting of creditors a d. [Other provisions as needed]  Negotiations with secured creditors to redureaffirmation agreements and applications 522(f)(2)(A) for avoidance of liens on house	g advice to the debtor in de ent of affairs and plan which and confirmation hearing, a uce to market value; ex- as needed; preparation	etermining whether to th may be required; and any adjourned hea kemption planning in and filing of mot	file a petition in bankruptcy; arings thereof; ; negotiation and filing of tions pursuant to 11 USC
6.	By agreement with the debtor(s), the above-disclosed fee do Representation of the debtors in any advers case; hearings on reaffirmation agreements work in a Chapter 13 case unless the applic case, amending a petition, list, schedule or case, attending additional creditors' meeting good reason and prior notice.	sary proceedings; redes; conversion; post-discable Model Retention statement postpetition	emption; judicial li scharge litigation; Agreement provid n not due to couns	appeals; post-confirmation les otherwise; in a Chapter 7 sel's fault; and, in a Chapter 7
	C	CERTIFICATION		
this	I certify that the foregoing is a complete statement of any agreement bankruptcy proceeding.	reement or arrangement for	r payment to me for re	epresentation of the debtor(s) in
Dat	ed: March 8, 2008	/s/ George M. Vo	ogl IV ARDC No.	
		George M. Vogl	IV ARDC No. 6273	590
		Chicago, IL 6060	Avenue, Suite 209	

notice@ledfordwu.com

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS (Model Retention Agreement, revised as of May 1, 2007)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from by their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

#### BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.

- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.
- 17. In the event that the case is converted to Chapter 7, provide any other legal services which may be necessary consistent with the attorney's responsibilities under Local Bankruptcy Rule 2090-5, with such additional fees as may be appropriate.

#### ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of

\$ \_\_3,500.00

In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

- 2. Early termination of the case. Fees payable under the provisions set out above are not refundable in the event that the case is dismissed, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 3. *Retainers*. The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.
- 4. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 5. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 6. Discharge of the attorney. The debtor may discharge the attorney at any time.

Date: <u>March 8, 2008</u>		
Signed:		
/s/ Eric Andre Williams, Jr.	/s/ George M. Vogl IV ARDC No.	
Eric Andre Williams, Jr.	George M. Vogl IV ARDC No. 6273590	
/s/ Sharlonda Michelle Williams	Attorney for Debtor(s)	
Sharlonda Michelle Williams		
Debtor(s)		
Do not sign if the fee amount at top of		
this page is blank.		

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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#### B 201 (04/09/06)

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

George M. Vogl IV ARDC No. 6273590	X /s/ George M. Vogl IV ARDC No.	March 8, 2008
Printed Name of Attorney	Signature of Attorney	Date
Address:		
200 S. Michigan Avenue, Suite 209 Chicago, IL 60604-2406 (312) 294-4400		
Certificate I (We), the debtor(s), affirm that I (we) have received and	e of Debtor read this notice.	
Eric Andre Williams, Jr.		
Sharlonda Michelle Williams	X /s/ Eric Andre Williams, Jr.	March 8, 2008
Printed Name of Debtor	Signature of Debtor	Date
Case No. (if known)	X /s/ Sharlonda Michelle Williams	March 8, 2008
	Signature of Joint Debtor (if any)	Date

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### **United States Bankruptcy Court** Northern District of Illinois

	Eric Andre Williams, Jr.			
In re	Sharlonda Michelle Williams		Case No.	
		Debtor(s)	Chapter	
	VE	CRIFICATION OF CREDITOR M.	ATRIX	
		Number of	Creditors:	94
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of creditor	ors is true and	correct to the best of my
Date:	March 8, 2008	/s/ Eric Andre Williams, Jr.		
		Eric Andre Williams, Jr.		
		Signature of Debtor		
Date:	March 8, 2008	/s/ Sharlonda Michelle William	ıs	
		Sharlonda Michelle Williams		

Signature of Debtor

America Online PO Box 30623 Tampa, FL 33630-0623

American Collections 919 Estes Ct Schaumburg, IL 60193

Arnold Scott Harris 600 W. Jackson Blvd., Suite 450 Chicago, IL 60661

Asset Acceptance Attn: Bankruptcy Po Box 2036 Warren, MI 48090

Asset Acceptance LLC PO Box 2036 Warren, MI 48090

Associated Laboratory Physicians PO Box 74821 Chicago, IL 60694

AT&T
Bankruptcy Dept/Attn Linda Adams
6021 S. Rio Grande Ave., 1st Floor
Orlando, FL 32859

ATG Credit LLC PO Box 14895 Chicago, IL 60614

Bank of Marin c/o First Nat'l Collection Bureau 610 Waltham Way Sparks, NV 89434

Carson Pirie Scott PO Box 10327 Jackson, MS 39289 Cbcs Po Box 163250 Columbus, OH 43216

Charter One Bank 228 East Main Street, Suite 300 Rochester, NY 14604

Chicago Emergency Physicians c/o United Collection Bureau 5620 Southwyck Blvd Toledo, OH 43614

Childrens Place Citi Cards Private Label Bankruptcy Po Box 20483 Kansas City, MO 64195

City of Chicago Bureau Parking 333 S. State St., Rm. 540 Chicago, IL 60604

Comcast 11621 E. Marginal Way S Seattle, WA 98168-1965

Comcast PO Box 3002 Southeastern, PA 19398-3002

Comcast ABB Management Corp. 1500 Market Street, 25th Floor Philadelphia, PA 19102-2148

Commonwealth Edison & Co. System Credit / Bankruptcy Dept. 2100 Swift Drive Oak Brook, IL 60523

Cook County Assessor Dept. 118 N. Clark St., Suite 212 Chicago, IL 60602

Dependon Collection Se 120 W 22d St Ste 360 Oakbrook, IL 60523

Emergency Physicians Box 68993 Schaumburg, IL 60168

Er Solutions Po Box 9004 Renton, WA 98057

Evergreen Emergency Services PO Box 428080 Evergreen Park, IL 60805

First Premier Bank Attn: Correspondence Dept. Po Box 5524 Sioux Falls, SD 57117

GEMB / Walmart Po Box 103106 Roswell, GA 30076

General Revenue Corp 11501 Northlake Dr Cincinnati, OH 45249

GMAC Mortgage Corp. Attn: Bankruptcy Department 500 Enterprise Road, Suite 150 Horsham, PA 19044

Harris 600 W Jackson Suite 700 Chicago, IL 60661

Harvard Collection 4839 N Elston Ave Chicago, IL 60630

Hatipoglu Medical 777 Oakmont Lane Suite 1600 Westmont, IL 60559-5557

HFC Household Beneficial 961 Weigel Drive Elmhurst, IL 60126

Howard Sweeney, MD 10601 S. Fairfield Chicago, IL 60655

I C System
Po Box 64378
St Paul, MN 55164

Illinois Child Support Enforcement 509 S. 6th St. Springfield, IL 62701-1825

Illinois Department of Public Aid 509 S. 6th St. Springfield, IL 62701

Illinois Department of Revenue Bankruptcy Section, Level 7-425 100 W. Randolph Street Chicago, IL 60605

Ingalls Family Care Center 4647 Lincoln Hwy. Matteson, IL 60443

Ingalls Memorial Hospital 1 Ingalls Drive Harvey, IL 60426

Internal Revenue Service Insolvency Section PO Box 21126 Philadelphia, PA 19114 ITT Technical Institute 600 Holiday Plaza Dr. Matteson, IL 60443-2241

Jehnea Young 612 W. 95th Street Chicago, IL 60628

Lake Anesthesia P.O. Box 158 Flossmor, IL 60423

Lincoln Park Hospital 550 W. Webster Ave. Chicago, IL 60614

Little Company of Mary Hosp. 2800 W. 95th St. Evergreen Park, IL 60642

Marshall Fields P.O. Box 94578 Cleveland, OH 44101

MCI PO Box 17890 Denver, CO 80217-0890

Med Busi Bur 1460 Renaissance D Suite 400 Park Ridge, IL 60068

Medical Business Bureau PO Box 1219 Park Ridge, IL 60068-7219

Medical Collections System 725 S Wells Ave Suite 501 Chicago, IL 60607

Medical Recovery Specialists 2200 E. Devon Ave., Ste. 288 Des Plaines, IL 60018

Mercy Hospital 2525 S. Michigan Ave. Chicago, IL 60616-2332

Midlake Medical 2930 S. Michigan Avenue Suite 101 Chicago, IL 60616

Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018

NCC 120 N. Keyser Avenue Scranton, PA 18504

NCO Financial Systems PO Box 41448 Philadelphia, PA 19101

Nicor Attention: Bankruptcy & Collections PO Box 549 Aurora, IL 60507

Nicor Gas PO Box 2020 Aurora, IL 60507

Old Navy/GEMB Po Box 103106 Roswell, GA 30076

Pathology Consultants of Chicago PO Box 88493 Chicago, IL 60680

Pellettieri & Associates 991 Oak Creek Dr. Lombard, IL 60148-6408

Pentagroup Financial 5959 Corporate Dr Ste 14 Houston, TX 77036 Pierce & Associates 1 N. Dearborn Suite 1300 Chicago, IL 60602

Portfolio Recovery & Affiliates 120 Corporate Blvd., Suite 1 Norfolk, VA 23502

Prevention PO Box 7319 Red Oak, IA 51591

Professnl Acct Mgmt In 2040 W Wisconsin Ave Apt Milwaukee, WI 53233

Radiological Physicians Ltd. PO Box 2150 Bedford Park, IL 60499

Radiology Imaging Consultants PO Box 1886 Harvey, IL 60426

Resurgent Capital Service/Sherman Acquis Po Box 10587 Greenville, SC 29603

Rjm Acq Llc 575 Underhill Blvd Ste 2 Syosset, NY 11791

Sallie Mae 3rd Pty Lsc 11100 Usa Parkway Fishers, IN 46037

Saxon Mortgage Services, Inc. PO Box 961106 Ft. Worth, OK 73161

SBC Law Department 225 W. Randolph, Suite 27A Chicago, IL 60606 Sears Citicorp Credit Services PO Box 20363 Kansas City, MO 64195-0363

Sherman Acquisitions Resurgent Capital Services Po Box 10587 Greenville, SC 29603

Sherman's Travel PO Box 50056 Boulder, CO 80322

Southwest Laboratory Phys. Dept. 77-9288 Chicago, IL 60678-9288

Sprint PO Box 650270 Dallas, TX 75265-0270

Sprint PCS PO Box 219554 Kansas City, MO 64121-9554

Sullivan Urgent Aid Center PO Box 5990 Dept. 20-6001 Carol Stream, IL 60197

T-Mobile ATTN: Bankruptcy PO Box 53410 Bellevue, WA 98015

Target 700 On the Mall Minneapolis, MN 55402-2065

TCF National Bank Attn: Mail Code 268-01-L 500 Joliet Road Willowbrook, IL 60527 Texaco / Citibank Po Box 20374 Kansas City, MO 64195

The Children's Place PO Box 9025 Des Moines, IA 50368-9025

Toyota Motors PO Box 5855 Carol Stream, IL 60197-5855

Trugreen Chemlawn PO Box 1099 Crown Point, IN 46308

Trustmark Recovery Service 541 Otis Bowen Drive Munster, IN 46321

Unimed 580 Roger William Suite 22 Highland Park, IL 60035

United Collection Bureau Po Box 140190 Attn: Customr Service Toledo, OH 43614

University of Chicago Hospital 1122 Paysphere Circle Chicago, IL 60674

Village of Orland Park 14700 S. Ravinia Avenue Orland Park, IL 60462-3134

Washington Mutual Bank PO Box 201079 Stockton, CA 95290

Womens Healthcare Associates PO Box 2190 Orland Park, IL 60462